

United States District Court

Southern DISTRICT OF Ohio

UNITED STATES OF AMERICA

V.

MOHAMED MOBARAK

CRIMINAL COMPLAINT

CASE NUMBER: 2:15-mj-135

I, the undersigned complainant being duly sworn state the following is true and correct to the best of my knowledge and belief. On or about April 17, 2012 through Present in Franklin county, in the Southern District of Ohio defendants(s) did, (Track Statutory Language of Offense)

devise a scheme or artifice to defraud, or to obtain money or property by means of materially false or fraudulent pretenses, representations, or promises; and for the purpose of executing the scheme or artifice, transmitted or caused to be transmitted signals or sounds by means of wire, radio, or television communication in interstate or foreign commerce.

in violation of Title 18 United States Code, Section(s) 1343

I further state that I am a(n) Special Agent and that this complaint is based on the following facts:
Official Title
See Affidavit

Continued on the attached sheet and made a part hereof:

☒ Yes ☐ No

Sworn to before me and subscribed in my presence,

7/27/2015
Date

at Columbus, OH
City of State

Elizabeth Preston Deavers
United States Magistrate Judge
Name and Title of Judicial Officer

Douglas J. Dean
Signature of Complainant

Elizabeth Preston Deavers
Signature of Judicial Officer

AFFIDAVIT IN SUPPORT OF CRIMINAL COMPLAINT AGAINST:

MOHAMED MOBARAK

I, Douglas J. Dean, a Special Agent with the United States Secret Service, hereinafter referred to as the Affiant, being duly sworn, depose as follows:

INTRODUCTION

1. I have been a Special Agent of the United States Secret Service from April 2000 through the present and am currently assigned to the Columbus, Ohio Resident Office. I am a graduate of the Federal Law Enforcement Training Center Criminal Investigator Training Program and the U.S. Secret Service James J. Rowley Training Center. My responsibilities include financial crimes investigations, bank fraud, counterfeit, and other violations with a nexus to the U.S. Secret Service.
2. I am currently assigned to the Southern District of Ohio Task Force ("SDOHTF"), which is operated by the United States Secret Service. This Task Force consists of the following departments: Columbus Division of Police, Westerville Division of Police, Gahanna Police Department, Franklin County Sheriff's Office, Delaware County Sheriff's Office, Chillicothe Police Department, Ross County Sheriff's Office, Ohio State Highway Patrol, Ohio Auditor's Office, Internal Revenue Service, United States Postal Inspectors, and Homeland Security Investigators.

PURPOSE OF AFFIDAVIT

3. An ongoing criminal investigation is currently being conducted by the Southern District of Ohio Financial & Electronic Crimes Task Force ("Task Force") which has developed evidence that a criminal organization that identifies themselves as Youngest In Charge ("YIC") and Nothing But Africans ("NBA") and others, has committed and continues to commit violations of 18 U.S.C. § 1029 (Access Device Fraud), 18 U.S.C. § 1343 (Wire Fraud), 18 U.S.C. § 1956 (Laundering of Monetary Instruments) and 18 U.S.C. § 1028A (Aggravated Identity Theft). The information on this group originated from a United States Secret Service Source of Information ("SOI 1") who provided information pertaining to the "YIC" and "NBA" groups' structure. SOI 1 stated that "MEDZO"—later identified as an individual with the initials A.C.—and "SWA"—later identified as FRANCOIS TOURE—are the leaders of the "YIC" organization. SOI 1 also stated that ROBERT KAMARA, JOEY WESTBROOK, and ENOCH KERMUE are members of the NBA." SOI 1 advised that "YIC" utilizes members of the "NBA" to purchase genuine gift cards with stolen credit card numbers.
4. The facts and information contained herein are based on my personal knowledge and experience, that of other special agents, Task Force officers, other law enforcement personnel, surveillance operations, and from persons with knowledge regarding the relevant facts and witnesses. This affidavit is intended to show only that there is sufficient probable cause for the requested warrant and does not set forth all of my knowledge about this matter.

THE CONSPIRACY

5. The investigation has shown that MOHAMED MOBARAK and others (collectively, “the conspirators”) engaged and are engaging in a criminal conspiracy that operates as follows. First, the conspirators obtain stolen credit card information via various electronic accounts (for example, email, text message, and social media). Second, the conspirators use an encoding device to re-encode the magnetic strips of legitimate prepaid/gift cards to reflect the stolen account information. Third, the conspirators use these re-encoded prepaid/gift cards—containing unauthorized credit/debit card information—to purchase merchandise, including genuine prepaid/gift cards, cigarettes, and electronics, at various merchants. The conspirators use the re-encoded cards to purchase genuine prepaid/gift cards in an effort to conceal the true source of funds generated by the unlawful scheme. Fourth, the conspirators sell the genuine gift cards for cash, use them for daily living expenses, or use a conspirator’s point-of-sale terminal to redeem the gift cards for cash. Fifth, some of the conspirators own automated teller machines (“ATMs”) purchased with proceeds of the unlawful scheme and used to conceal the true source of funds generated by the unlawful scheme. To date, investigators have identified more than 7,000 stolen credit numbers involved in the conspiracy, which has resulted in an intended loss in excess of \$2,700,000. These activities occurred and are occurring in the Southern District of Ohio and elsewhere..

ACTS OF OR RELATED TO MR. MOBARAK

6. On or about August 29, 2013, ROBERT KAMARA and an individual with the initials J.W. were stopped in Tennessee by the Knoxville County Sheriff’s Office (“KCSO”) for not wearing their seatbelts. A deputy noticed the smell of marijuana, and a K-9 unit was dispatched to the scene. The K-9 alerted to the vehicle and it was subsequently searched. During the search, deputies found what appeared to be a used marijuana cigarette and a large quantity of what appeared to be gift cards that were secreted in various locations in the vehicle. It was later determined that secreted in the vehicle were 273 cards, 180 of which were re-encoded with different credit card numbers. The KCSO analyzed at least 30 of the genuine gift cards that were found in the vehicle. Of the thirty 30 cards, 17 were determined to have been used at BEEHCROFT NEWSSTAND, 1935 E. Dublin-Granville Road, Columbus, Ohio.
7. On or about November 11, 2013, Agents contacted First Data Corporation (“First Data”), a credit-card processing company that served BEEHCROFT NEWSSTAND. First Data advised Agents that in or around November 2012, First Data reviewed BEEHCROFT NEWSSTAND’s account as the result of a “funding pick.” A “funding pick” was described to Agents as a review of a merchant’s account when its credit card processing history falls outside of the estimated parameters that were initially reported on its application.
8. BEEHCROFT NEWSSTAND’s application stated its average transaction would be \$10, but in fact, it was processing large, even-dollar transactions ranging between \$75 and \$500. A review of this account’s activity from November 1, 2012 to November 28, 2012, revealed 514 suspect transactions that totaled approximately \$18,486.

9. Agents served a subpoena to First Data requesting the full sixteen-digit credit card account information for MOHAMED MOBARAK's BEEHCROFT NEWSSTAND account. Upon review of the account, Agents discovered that a majority of the cards processed through the point-of-sale terminal were gift cards. Investigation into the gift cards revealed that a majority of them were purchased with stolen credit cards. Agents subsequently conducted a similar review of MOHAMED MOBARAK's current point-of-sale terminal, which is maintained by Clearent. During that review, Agents discovered that a majority of gift cards redeemed at BEEHCROFT NEWSSTAND were purchased with stolen credit card information.
10. On or about February 18, 2014, members of the SDOHTF established surveillance in the vicinity of BEEHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio. During the surveillance, Agents observed MOHAMED MOBARAK exit BEEHCROFT NEWSSTAND and enter a Black Toyota 4Runner with Ohio license plate FKH-8568. MOHAMED MOBARAK traveled to a U.S. Bank branch and then a Huntington Bank branch. MOBARAK ultimately arrived at the Speedway Gas Station located at 5735 Maple Canyon Avenue, Columbus, Ohio, where he pumped and paid for gas. Your Affiant then contacted Brian Seifert, Speedway Corporate Investigations. Mr. Seifert was later able to provide your Affiant with the two American Express-brand prepaid/gift card numbers used to conduct the transaction. Those numbers were then forwarded to Michael O'Hara at American Express, who advised those gift cards were funded at the Kroger located at 60 Worthington Mall, Worthington, Ohio. Kroger Loss Prevention was contacted and subsequently provided investigators with the sixteen-digit credit card used to purchase the American Express gift card. The financial institution associated with the credit card was contacted, and it advised the card was closed due to fraudulent transactions at Kroger.
11. On or about February 19, 2014, Det. J. Cook, Licking County Sheriff's Office, and SA B. Tackett, USSS, interviewed a Source of Information ("SOI 2") concerning a counterfeit credit card scheme. During the interview, SOI 2 identified Mike LNU—later identified as AHMAD MOBARAK—an individual with the initials J.M., and MOHAMED MOBARAK as persons involved in the production of re-encoded credit cards. SOI 2 stated that AHMAD MOBARAK and his brothers, J.M. and MOHAMED, own a newsstand on Dublin-Granville Road. SOI 2 stated that AHMAD MOBARAK receives credit card numbers from an unknown source overseas and then re-encodes prepaid/gift with the stolen credit card account information. SOI 2 further advised that AHMAD MOBARAK also provided the re-encoded cards to a male he knows as "Black Rob." Further investigation revealed that ROBERT KAMARA goes by the street name "Black Rob." SOI 2 advised he has seen AHMAD MOBARAK "swiping" (re-encoding) cards at ROBERT KAMARA's residence in Canal Winchester. SOI 2 advised that AHMAD MOBARAK provides the re-encoded cards to "shoppers" and instruct them to go to various gas stations, such as United Dairy Farmers or Speedway, to test the cards at the pump. SOI 2 stated that if the re-encoded card activates the pump, then the card will be able to be used. SOI 2 advised that AHMAD MOBARAK would instruct "shoppers" to purchase either gift cards and/or cigarettes, which AHMAD MOBARAK would then take back to the newsstand. Finally, SOI 2 advised that AHMAD MOBARAK would have "shoppers" wire money to Russia and or other parts of the world as payment for receipt of the credit card numbers. SOI 2 advised he has done this on several occasions.

12. On or about February 27, 2014, members of the SDOHTF met in anticipation of surveillance and a controlled meeting between AHMAD MOBARAK and SOI 2. Prior to the meeting, SOI 2 and SOI 2's vehicle were searched for contraband. The search produced negative results. At that time, a transmitting and recording device were activated. Thereafter, AHMAD MOBARAK arrived in a Grey Infiniti and got into SOI 2's vehicle. AHMAD MOBARAK exited the vehicle a short time later and Task Force members conducted surveillance. Members of SDOHTF trailed SOI 2 to a pre-determined location, where SOI 2 provided your Affiant with fifteen re-encoded prepaid/gift cards in a Newport cigarette pack. SOI 2 and SOI 2's vehicle were searched by Task Force members for additional contraband. The search produced negative results.
13. Continuing on or about February 27, 2014, your Affiant utilized a MagTek card reader on the prepaid/gift cards provided by AHMAD MOBARAK. All fifteen prepaid/gift cards were discovered to be re-encoded. The issuing financial institutions were contacted and notified that the cards were compromised.
14. On or about February 28, 2014, members of the SDOHTF met in anticipation of surveillance and a controlled meeting between AHMAD MOBARAK and SOI 2. Prior to the meeting, SOI 2 and SOI 2's vehicle were searched for contraband. The search produced negative results. At that time, a transmitting and recording device were activated. SOI 2 was then provided with marked cartons of Newport cigarettes and \$800 in genuine gift cards to provide to AHMAD MOBARAK, representing that SOI 2 purchased them with the re-encoded gift cards provided by AHMAD MOBARAK on or about February 27, 2014. During this meeting, AHMAD MOBARAK arrived in a Grey Infiniti, opened the passenger door of SOI 2's vehicle, and grabbed a plastic bag containing cigarettes, genuine gift cards, and the re-encoded prepaid/gift cards. At the conclusion of this meeting, Agents/Officers conducted surveillance on AHMAD MOBARAK. Members of SDOHTF trailed SOI 2 to a pre-determined location, where SOI 2 and SOI 2's vehicle were searched by Task Force members for contraband. The search produced negative results. Task Force Members followed AHMAD MOBARAK to the United Dairy Farmers located at 4775 Sunbury Road, Columbus, Ohio, where Task Force Members observed him meeting several cars and pumping gas for them. Task Force members then followed AHMAD MOBARAK to BEECHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio, where AHMAD MOBARAK exited his vehicle with the cartons of Newport cigarettes and proceeded into BEECHCROFT NEWSSTAND.
15. On or about March 4, 2014, your Affiant received information from U.S. Bank regarding the genuine gift cards provided to AHMAD MOBARAK, on or about February 28, 2014. U.S. Bank stated that all of the cards were redeemed at BEECHCROFT NEWSSTAND.
16. Continuing on or about March 4, 2014, members of the SDOHTF interviewed a Source of Information ("SOI 3"). During that interview, SOI 3 advised that SOI 3 knows an individual named "MOH"—later identified as an individual with initials M.D.—who could provide SOI 3 with stolen credit card numbers in a draft email account. SOI 3 further advised that SOI 3 was told by M.D. to purchase cigarettes and gift cards. SOI 3 further stated that M.D. instructed SOI 3 to take the cigarettes and gift cards purchased with the re-encoded

prepaid/gift cards to "Mike" at BEEHCROFT NEWSSTAND, later identified as MOHAMED MOBARAK, who would purchase the product from SOI 3.

24. On or about March 17, 2014, members of the SDOHTF conducted a trash pull at BEEHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio. As a result of the trash pull, Task Force members recovered gift cards; Home Depot receipts; Wal-Mart receipts; Western Union receipts; and MoneyGram receipts. Task Force members conducted additional investigation on the Home Depot receipt and were able to obtain the sixteen-digit credit card used to conduct the transactions, as well as video surveillance. A review of the Home Depot surveillance video showed AHMAD MOBARAK and MOHAMED MOBARAK conducting the transactions.
25. On or about March 25, 2014, members of the SDOHTF, conducted a consensually monitored and recorded meeting between SOI 3 and MOHAMED MOBARAK. Prior to the meeting, SOI 3 and SOI 3's vehicle were searched for contraband. The search produced negative results. A transmitter and audio/video recorder was placed on SOI 3's person. SOI 3 went into BEEHCROFT NEWSSTAND and made contact with MOHAMED MOBARAK. During the meeting, SOI 3 told MOHAMED MOBARAK that he had some product for him. MOHAMED MOBARAK asked how much, and SOI 3 said 35 cartons. MOHAMED MOBARAK instructed SOI 3 to pull to the back of the store. SOI 3 drove to the back of the store and gave MOHAMED MOBARAK the cartons of cigarettes. MOHAMED MOBARAK counted them and told SOI 3 to drive around front to be paid. SOI 3 then drove to the front of the store and went inside. SOI 3 was paid \$1,400 by MOHAMED MOBARAK. MOHAMED MOBARAK told SOI 3 that he would buy any amount of gift cards. MOHAMED MOBARAK told SOI 3 to purchase money orders and that SOI 3 could cash them at BEEHCROFT NEWSSTAND. MOHAMED MOBARAK told SOI 3 they could buy the gift cards and then go right to Western Union and purchase a money order. SOI 3 departed a short time later and went to a pre-determined location, where SOI 3 provided Task Force members with \$1,400 in genuine currency. SOI 3 and SOI 3's vehicle were searched for additional contraband. The search produced negative results.

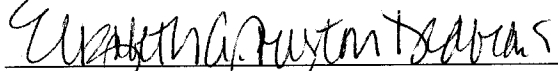
Based on the facts presented above, I believe there is probable cause to show that MOHAMED MOBARAK and the conspirators devised a scheme or artifice to defraud, or to obtain money or property by means of materially false or fraudulent pretenses, representations, or promises; and for the purpose of executing the scheme or artifice, transmitted or caused to be transmitted signals or sounds by means of wire, radio, or television communication in interstate or foreign commerce, in violation of 18 U.S.C. § 1343.

Respectfully submitted,



Douglas J. Dean
Special Agent
U.S. Secret Service

Sworn to and subscribed before me this 27th day of FEBRUARY, 2015 at
Columbus, Ohio.



ELIZABETH A. PRESTON DEAVERS
U.S. MAGISTRATE JUDGE